

<i>SERFF Tracking Number:</i>	<i>HUMA-126523871</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>45059</i>
<i>Company Tracking Number:</i>	<i>AR-01-2010</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
<i>Product Name:</i>	<i>2010 Individual Medicare Supplement Plans</i>		
<i>Project Name/Number:</i>	<i>2010 Local Marketing/AR-01-2010</i>		

Filing at a Glance

Company: Humana Insurance Company

Product Name: 2010 Individual Medicare
Supplement Plans

TOI: MS08I Individual Medicare Supplement -
Standard Plans 2010

Sub-TOI: MS08I.001 Plan A 2010

Filing Type: Advertisement

SERFF Tr Num: HUMA-126523871 State: Arkansas

SERFF Status: Closed-Filed-
Closed

Co Tr Num: AR-01-2010

Authors: Michele Zabel, Dennis
Cowart, Paula Williamson, Adrianna
Maki

Date Submitted: 03/02/2010

State Tr Num: 45059

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 03/18/2010

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: 2010 Local Marketing

Project Number: AR-01-2010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/18/2010

Deemer Date:

Submitted By: Adrianna Maki

Filing Description:

Humana Insurance Company

NAIC: 119,73288

FEIN: 39-1263473

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/18/2010

Created By: Adrianna Maki

Corresponding Filing Tracking Number: AR-01-
2010

Humana Insurance Company is submitting the attached marketing materials for your review and approval. The forms

SERFF Tracking Number: HUMA-126523871 State: Arkansas
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are letters, and flyers which will be used in local marketing campaigns for Humana Medicare Supplement insurance plans.

Forms:

GHA07MNES (Set yourself free)
GHA07MOES (Hit the road)
GHA07MQES (Letter)
GHA07MVES (Freedom)
Y0040_GHA07MPES (General)

Policy forms ARMESM10A, ARMESM10B, ARMESM10C, ARMESM10F, ARMESM10F(HD), ARMESM10K, ARMESM10L

Please contact Anna Maki via SERFF, at amaki@humana.com, or at (502)476-1262 if you have any questions or require further information relative to this filing.

Company and Contact

Filing Contact Information

Adrianna Maki, Compliance Analyst amaki@humana.com
500 West Main Street 502-476-1262 [Phone]
Louisville, KY 40202

Filing Company Information

Humana Insurance Company	CoCode: 73288	State of Domicile: Wisconsin
1100 Employers Boulevard	Group Code: 119	Company Type: Life & Health
Green Bay, WI 54344	Group Name:	State ID Number:
(800) 558-4444 ext. [Phone]	FEIN Number: 39-1263473	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$250.00
Retaliatory?	No
Fee Explanation:	\$50 per advertisement X 5
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$250.00	03/02/2010	34538879

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/18/2010	03/18/2010

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Disposition

Disposition Date: 03/18/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Set yourself free	Filed	Yes
Form	Hit the road	Filed	Yes
Form	Letter	Filed	Yes
Form	Freedom	Filed	Yes
Form	General	Filed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/18/2010 ES	GHA07MN	Advertising	Set yourself free	Initial		0.000	GHA07MNES _Set yourself free.pdf
Filed 03/18/2010 ES	GHA07MO	Advertising	Hit the road	Initial		0.000	GHA07MOES _Hit the road.pdf
Filed 03/18/2010 ES	GHA07MQ	Advertising	Letter	Initial		0.000	GHA07MQES _Letter.pdf
Filed 03/18/2010 ES	GHA07MV	Advertising	Freedom	Initial		0.000	GHA07MVES _Freedom.pdf
Filed 03/18/2010 A07MPES	Y0040_GH	Advertising	General	Initial		0.000	Y0040_GHA07MPES_General.pdf

Set yourself free

[Insert photo of couple, person, multi generation, doing yoga, on a beach, overlooking view, hot air balloon, hang gliding, rock climbing, doing active activity]

Why settle for a health plan that limits you to a specific area or provider network?

With a Medicare Supplement insurance plan, like those offered by Humana, you can enjoy coverage anywhere in the U.S. from doctors and hospitals of your choice:

- Coverage when you travel anywhere in all 50 states plus D.C. and Puerto Rico
- Freedom to choose any doctor, hospital, or other provider that accepts Medicare
- No referrals required to see a specialist!
- You don't have to pay for some of the out of pocket expenses found with Medicare.
- Coverage that's guaranteed renewable as long as you pay your monthly premiums
- Competitive rates

Plus, it's backed by Humana – a company with more than [insert number of years in business] years in the healthcare business.

[Call today for information and a free no-obligation quote:]

[Rep Name] [1-000-000-0000] [Hours of operation]

[Or]

[Call now to reserve your seat at a meeting near you.]

[City/location/Address/Date/Time]

[Rep Name] [1-000-000-0000] [Hours of operation]

[Don't forget to ask us about our Medicare prescription drug plans!]

[Humana Logo]

Insured by Humana Insurance Company. This is a solicitation of Medicare Supplement insurance and you may be contacted by a licensed agent. Not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare Supplement insurance is available to those enrolled in Parts A and B

of Medicare due to age and is also available in some states to under age 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. These policies have exclusions and limitations; please call your agent or Humana for complete details of coverage and costs. Policy form series MESM10 or state equivalent. Humana can cancel your policy only for nonpayment of premium or material misrepresentation.

[A Medicare-approved Prescription Drug Plan.]

Hit the road

[insert photo of couple, person, multi generation, RV, Car, Motorcycle, Map, suitcases, travel tourist sight]

Humana offers you a Medicare Supplement insurance plan that goes anywhere the road takes you. It's guaranteed renewable as long as you pay your monthly plan premium. Plus, you don't have to pay for some of the out of pocket expenses found with Medicare.

Now when you can travel, your plan goes with you. See any doctor or hospital that accepts Medicare, anywhere in all fifty of the great United States plus D.C. and Puerto Rico.

So go ahead. See the sights. We've got you covered

[Call today for information and a free no-obligation quote:]

[Rep Name] [1-000-000-0000] [Hours of operation]

[Or]

[Call now to reserve your seat at a meeting near you.]

[City/location/Address/Date/Time]

[Rep Name] [1-000-000-0000] [Hours of operation]

[Don't forget to ask us about our Medicare prescription drug plans!]

[Humana Logo]

Insured by Humana Insurance Company. This is a solicitation of Medicare Supplement insurance and you may be contacted by a licensed agent. Not connected with or endorsed by the U.S. government or the federal Medicare program. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and is also available in some states to under age 65 disabled Medicare recipients. Coverage is limited to Medicare-eligible expenses. These policies have exclusions and limitations; please call your agent or Humana for complete details of coverage and costs. Policy form series MESM10 or state equivalent. Humana can cancel your policy only for nonpayment of premium or material misrepresentation.

[A Medicare-approved Prescription Drug Plan.]

[Humana Logo]
[Customer Name]
[Customer Address]

Dear [Customer Name]

Set yourself free

Many Medicare plans limit your benefits to one geographic area and pay only if you use certain hospitals and doctors within their provider network. But with a Medicare Supplement insurance plan, like those from Humana, you can enjoy coverage anywhere in the U.S. from doctors and hospitals of your choice:

- Coverage when you travel anywhere in all 50 states plus D.C. and Puerto Rico
- Freedom to choose any doctor, hospital, or other provider that accepts Medicare
- No referrals required to see a specialist!
- You don't have to pay for some of the out of pocket expenses found with Medicare.
- Coverage that's guaranteed renewable as long as you pay your monthly premiums
- Competitive rates

Plus, it's backed by Humana – a company with more than [number of years in business] years in the healthcare business.

Get the clear, concise information you need to make the Medicare coverage choice that's right for you. Call me today for a free quote or for an appointment in the convenience of your home. Call [insert phone number]
[insert hours of operation]

Sincerely,

[insert agent name]

GHA07MQES

Humana Representative (licensed agent)

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[A Medicare-approved Prescription Drug Plan.]

Selecting a doctor is easy with a Medicare Supplement insurance plan like those from Humana

[Insert photo of couple, person, multi generation, reviewing brochure, with sales agent, doing yoga, on a beach, overlooking view, hot air balloon, hang gliding, rock climbing, doing active activity]

No more worries about whether your doctor is IN or OUT of network. Because with a Medicare Supplement insurance plan you have the freedom to choose any doctor, hospital, or other provider that accepts Medicare.

That's coverage when you travel anywhere in all 50 states plus D.C. and Puerto Rico and you don't have to pay for some of the out of pocket expenses found with Medicare.

Plus it's also guaranteed renewable as long as you pay your monthly plan premium. So go ahead and begin enjoying the freedom of choice.

[Call today for information and a free no-obligation quote:]

[Rep Name] [1-000-000-0000] [Hours of operation]

[Or]

[Call now to reserve your seat at a meeting near you.]

[City/location/Address/Date/Time]

[Rep Name] [1-000-000-0000] [Hours of operation]

[Don't forget to ask us about our Medicare prescription drug plans!]

[Humana Logo]

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[A Medicare-approved Prescription Drug Plan.]

[Looking for a [new] health insurance plan?]

or

[Shopping for [new] Medicare Coverage?]

or

**[Did you know that Humana Insurance Company has
Medicare Supplement Plans?]**

or

[Don't know where to turn for Medicare coverage?]

or

[Looking for a Medicare plan that gives you more?]

[Insert photo of couple, person, multi generation, with agent, looking at material, pen & paper, shopping cart, question mark]

Turn to Humana for all your needs

We offer:

- Medicare Supplement Insurance plans
- Medicare Advantage plans
- And Prescription Drug plans

[If you're becoming eligible for Medicare and would like to learn more,
call today! **[Rep Name] [1-000-000-0000] [Hours of operation]**

or

**[[Call today for information and a free no-obligation quote:]
[Rep Name] [1-000-000-0000] [Hours of operation]**

[Humana Logo]

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